



HQ Air Force Personnel Center



Federal Long Term Care Insurance Program

(Updated Dec 03)

Long Term Care (LTC)

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- What is it?
 - Insurance to help pay for chronic, long-term care (such as help getting out of bed or help eating or dressing) due to an illness, accident, or the normal aging process
 - Long Term care is provided in many different settings, such as
 - Assisted living facilities
 - Nursing homes
 - At home

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- What long term care isn't!
 - Long term care is not the same as acute medical care
 - Long term care is not always administered in a nursing home
 - Most long term care is not covered by Medicare or health insurance programs such as TRICARE and Federal Employees Health Benefits. Medicare pays a limited amount of “skilled nursing care”

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- Who is eligible to apply for the insurance?
 - Employees/Members
 - Federal employees
 - Members of the uniformed services
 - Annuitants/Retirees
 - Federal annuitants
 - Retired members of the uniformed services
 - Current spouses and adult children (age 18 and over, including adopted and stepchildren) of living employees/members and annuitants/retirees
 - Parents, parents-in-law, and stepparents of living employees and members of the uniformed services

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- ALSO eligible to apply:
 - Surviving spouses of deceased Federal employees and annuitants who are receiving a Federal survivor annuity
 - Surviving spouses of deceased members and retired members of the uniformed services who are receiving an annuity from the uniformed services
 - Persons receiving compensation payments from the Department of Labor
 - Deferred Federal annuitants who separate with title to annuity and “grey reservists” even if they are not receiving their annuity/retired pay yet
 - Members of the Selected Reserve and National Guard

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- Who is sponsoring the Federal long term care insurance program?
 - The Office of Personnel Management (OPM)
 - Public Law 106-265, the Long Term Care Security Act
- Who is the long term care insurance carrier?
 - Long Term Care (LTC) Partners (Metropolitan Life Insurance Company & John Hancock Life Insurance Company)

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- Effective Date
 - 1st of the month after application is approved

- Billing options
 - Payroll deduction
 - Automatic bank withdrawal
 - Direct billing from LTC Partners

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- How do I apply?

- You may obtain an application by calling LTC Partners 1-800-LTC-FEDS (1-800-582-3337) or visiting their website (www.ltcfeds.com) or OPM's website www.opm.gov/insure/ltc
- On the application, you will
 - Answer questions about your health (this is known as “underwriting”)
 - Select the coverage you want to buy (daily benefit amount, benefit period, waiting period, and inflation protection option)
 - Indicate your preferred payment option
- Submit your application directly to LTC Partners

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- What are the underwriting requirements?
 - Abbreviated underwriting
 - New or newly eligible employees/members, their spouses or newly married spouse of employee/member can apply within 60 days of becoming eligible
 - 7 health-related questions for employees/members, 9 for spouses (if the 3 or 5 year benefit period is elected)
 - Full underwriting
 - All other applicants will have full underwriting
 - Full underwriting takes a closer look at your medical history and your current lifestyle
 - You will answer the same questions that appear on the abbreviated underwriting forms plus several additional questions, review of medical records, and/or interview

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A screenshot of the LTC HOME website displayed in a Microsoft Internet Explorer browser window. The browser's address bar shows 'http://www.ltcfeds.com/'. The website has a blue header with navigation links: '1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557)', 'Home', 'Help', 'Site Map', 'Glossary', 'FAQs', and 'OPM LTCI Web Site'. Below the header is a dark blue navigation bar with links: 'INFORMATION KIT', 'ABOUT US', 'CONTACT US', 'LONG TERM CARE BASICS', 'ABOUT LTC INSURANCE', 'PLANNING TOOLS', and 'THE FEDERAL PROGRAM'. The main content area features a 'Welcome' section with the text 'The Federal Long Term Care Insurance Program' and a 'You Can Still Apply!' section. The 'You Can Still Apply!' section includes a quote from a woman and a link to 'Click Here to Learn More'. On the right side, there is a 'Resource' section with links to 'How much long term insurance', 'PAYROLL', 'Locate Your Annuity', and 'RESOURCES'. At the bottom, there is a 'TAKE THE LTC QUIZ' button.

What will you find on the LTC website?

- Cost of Care
- Premium Calculator
- Links to the OPM Website (Frequently Asked Questions)
- Apply Online
- Benefit Information

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COST OF CARE - Microsoft Internet Explorer provided by AFPC

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Address http://www.ltcfeds.com/NASApp/ltc/do/assessing_your_needs/costofcare?action=costofcare Go Links

1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557) Home | Help | Site Map | Glossary | FAQs | OPM LTCI Web Site SEARCH

INFORMATION KIT ABOUT US CONTACT US

LONG TERM CARE BASICS ABOUT LTC INSURANCE PLANNING TOOLS THE FEDERAL PROGRAM

The Federal Long Term Care Insurance Program

PLANNING TOOLS

- Overview
- Take the Tour
- Use the Tools**
 - Who Receives Long Term Care
 - Cost of Care in Your Area**
 - Self Funding
 - Calculate Your Premium
 - Summary

Cost of Care in Your Area

Home health care — which most people prefer — is usually the least expensive form of [long term care](#) ("LTC"); assisted living is more expensive, and nursing home care usually costs the most.

The Federal Long Term Care Insurance Program can help pay for these and a number of other types of care.

LTC costs vary in different parts of the country. To see average costs in your area, select from the drop-down menus below, select the state where you expect to receive care, and the nearest city. Then click on "CALCULATE" to see the average cost of long term care in your area.

DID YOU KNOW?

In a survey in 2002, Nursing Home costs ranged from \$84.13 per day (Shreveport,

CALCULATOR

First select the state where you expect to receive long term care

Apply Now

- APPLY ONLINE
- DOWNLOAD APPLICATION

Resources

- PREMIUM CALCULATOR
- PAYROLL IDENTIFIER
- RESOURCE LIBRARY

**Find out the
cost of Long
Term Care in
your area**

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PREMIUM CALCULATOR - Microsoft Internet Explorer provided by AFPC

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Address https://www.ltcfeds.com/NASApp/ltc/do/assessing_your_needs/ratecalc Go Links

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The Federal Long Term Care Insurance Program

Apply N

PLANNING TOOLS

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NEED HELP?

If you are unable to use our calculator for any reason, please contact us for

How Much Does It Cost? - Calculate Your Premium

The two calculators below can show you the costs for different benefit plans under the Federal Program.

- Use [Calculator One](#) to choose a pre-packaged plan
- Use [Calculator Two](#) to customize a plan to your needs

Calculator One: Pre-Packaged Plans

Use the calculator below to find out the cost of a pre-packaged plan.

If you're not sure what a feature means, click on the feature's name to go to the glossary, or refer to "Definitions" on the right side of the screen. You may need to scroll over to the right to see the "Definitions".

CALCULATOR ONE

Step One: Select Your Date of Birth

Done Local intranet

You can calculate a pre-packaged plan or you can customize a plan

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http://www.ltcfeds.com/about/resource_library/documents/Full_Underwriting_Application.pdf - Microsoft Internet Explorer pr...

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122%

The Federal Long Term Care Insurance Program

John Hancock **MetLife**

- Sponsored by the U.S. Office of Personnel Management
- Offered by John Hancock Life Insurance Company and Metropolitan Life Insurance Company
- Administered by Long Term Care Partners, LLC

FULL UNDERWRITING APPLICATION

Valid beginning January 1, 2003

New and newly eligible employees and their spouses and newly married spouses of employees applying within 60 days of becoming eligible should NOT use this form. Call for a different application.

PART A | PERSONAL INFORMATION

(AFFIX LABEL HERE)

Name _____ FIRST _____ MIDDLE INITIAL _____ LAST _____

Street Address _____

City _____ State/Territory _____

Country _____ ZIP/Foreign Postal Code _____

IMP

If you are the individual who is applying for coverage, please affix your address label to your Plan Proposal, and place it here. If you are a newly married spouse of an individual who is not applying for coverage, please affix your address label, and place it here. If you are a newly married spouse of an individual who is not applying for coverage, please affix your address label, and place it here.

1 of 8 8.5 x 11 in Done

**You can
download the
application or
apply online**

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- What is AFPC/DPCMB's role in the LTC program?
 - To be the conduits in directing employees where to go for answers, as opposed to answering the questions directly
 - To assist OPM and LTC Partners in providing publicity about the program

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- What is LTC Partners' responsibility?
 - Distribute program information
 - Employee briefings have been scheduled at selected base installations starting in Aug 02
 - Provide counseling and application kits
 - Process employee's Long Term Care enrollment application
 - Process employee's billing option, to include direct contact with DFAS, as applicable